

MEDIA RELEASE

Your Most Important Asset Is The Most Vulnerable

Dr. John Solamo, an ophthalmologist with an avid interest in marathons and fitness, was a young man who had every expectation of good health. By living an active lifestyle, that has invested greatly into ensuring his health and well-being through prevention and maintenance.

Unfortunately, a strange, heavy sensation in his chest soon ruined his all carefully laid plans of an active lifestyle. A stress test revealed that three of his major vessels were clogged and that there was barely any blood flowing through the interior of his heart. At the age of 42, Solamo underwent a five-vessel cardiac bypass surgery.

Solamo's experience is one of many examples that emphasize a worrisome and undeniable fact: health setbacks can happen even to those who are considered to be physically fit. "There's this wrong idea that you're invincible when you're exercising," Solamo pointed out, as he recalled his struggles four years ago. "Even if you lead a healthy lifestyle, you just can't be too sure what will happen at any given time," he added.

Compounding the stress that a major illness brings is the strain it puts on one's finances. When his heart attack hit him, Solamo had just recently purchased a new home, and had his daughter's education to think of.

According to critical care specialist Dr. Emily Tan-Aventura, heart disease (which affects 9 out of 10 Filipinos) typically costs patients up to PhP1 million in expenses. Treatment of other critical illnesses like cancer, of which 11 Filipinos are diagnosed every hour, can cost around PhP700,000, or even more. Strokes claim 168 lives daily, racking up to PhP14,400 for each day of treatment and therapy. These are only a few of the costs attached to a clean bill of health.

In the case of Solamo, his foresight and initiative to also financially invest in his health reaped great rewards. He was fortunate enough to have an insurance plan that covered most of his medical bills. Since then, the company that provided this invaluable assistance has developed even better products to address the financial obligations of serious illnesses.

"The key is to provide comprehensive financial protection for critical illnesses such as heart attack, cancer, and stroke beginning at the early stages," noted Philam Life Chief Marketing Officer Jaime Jose Javier, Jr. "This is precisely what our company's Health Invest Plus delivers," he emphasized.



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General Insurance Company**

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Philam Life's Health Invest Plus provides lump-sum benefits when diagnosed with any of the 56 covered major critical illnesses. Once diagnosed, the plan holder is spared from paying future premium payments. Moreover, if the plan holder is diagnosed with a covered early stage critical condition, 25 percent of the Critical Illness coverage will be given in advance.

Having 56 types of major critical illnesses and 11 early stage conditions covered makes Health Invest Plus the unit-linked plan with the most number of critical illnesses in the market. "Unit-linked products are life insurance and investment plans-in-one where the benefits are linked to the returns of a chosen investment fund," Javier explained. "Since Health Invest Plus is a unit-linked plan, premium payments are invested, allowing one to grow a Health fund which can be used for health maintenance or other costs during one's later years."

What's more is that, unlike most other critical illness plans, people up to 65 years old can still avail of a Health Invest Plus, and its critical illness coverage is available until age 75 – when one's past retirement and in greater need of medical care. The plan also provides cash benefits for accidental injuries or disabilities and loss of life, providing comprehensive coverage for policyholders.

"With Philam Life's Health Invest Plus, customers can experience peace of mind knowing they are financially prepared against health setbacks now and as they grow older," Javier said. "Our goal is to make health benefits available to clients so they can enjoy the opportunity to be there for their families as they grow older. In the case of John [Solamo], his decision to have a health policy helped him recover from his seemingly unlikely and unexpected illness. He's once again enjoying the active lifestyle that he has always pursued, and continues to enjoy life's moments with his loved ones" he concluded.

To find out more about Philam Life's Health Invest Plus, contact a Philam Life Financial Advisor or call 528-2000 or visit www.philamlife.com

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About Philam Life

The Philippine American Life and General Insurance Company (Philam Life) is the country's premier life insurance company. Established on June 21, 1947, Philam Life offers an extensive line of products in the industry that provides solutions to various financial needs including life protection, health insurance, savings, education, retirement, investment, group and credit life insurance.

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 17 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$167 billion as of 30 November 2014.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 28 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").